**What is claimed is:**

1. A data repository system to allow a seller to store a data item that the seller wishes to sell electronically to a buyer for a fee, said repository system comprising:

a) a data storage;

b) an information storage; and

c) a monetary storage having a seller s account and a buyer s account, wherein

(i) the data storage is used to store the data item; and

(ii) the information storage is for posting the fee for downloading the data item from the data storage; wherein said data repository system further comprises a program means capable of communicating with the data storage, the information storage and the monetary storage so as to store a fund deposited by the buyer to pay for downloading the data item into the buyer s account;

(iii) to deduct a monetary sum from the deposited fund according the posted fee in the information storage;

(iv) to allow the buyer to download the data item from the data storage; and

(v) to credit the monetary sum to the seller s account.

2. The data repository system of claim 1, wherein the buyer deposits the fund in the monetary storage prior to downloading the data item.

3. The data repository system of claim 1, wherein the fee deducted from the fund deposited by the buyer is credited to the seller.

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4.  The data repository system of claim 3, wherein the seller pays a user fee for using the data repository and the user fee is deducted from the fee credited to the seller.

5.  The data repository system of claim 3, wherein the seller pays a commission for selling the item to the buyer and the commission is deducted from the fee credited to the seller.

6.  The data repository system of claim 3, wherein the monetary storage includes an account for the seller to store the fee credited to the seller.

7.  The data repository system of claim 6, wherein the seller uses an identification code to access the seller s account.

8.  The data repository system of claim 2, wherein the fee for downloading the data item has a range specified by the seller and defined by a maximum amount and a minimum amount, and the monetary sum deducted from the fund deposited by the buyer is equal to a price offered by the buyer wherein the offered price falls within the fee range as specified by the seller.

9.  The data repository system of claim 8, further comprising a software program to automatically check the offered price by the buyer in order to determine whether the posted offer falls within the fee range as specified by the seller.

10. The data repository system of claim 1, wherein the seller uses an identification code to modify the data item and/or the fee.

11. The data repository system of claim 1, wherein the data storage further stores an excerpt of the data item so as to allow the buyer to review the data item without the possibility of downloading the data item without paying the seller.

12. The data repository system of claim 1, further comprising an administrative unit for notifying a user of the data repository system of problems related to the use of the data repository system.

13. The data repository system of claim 1, wherein the data storage includes a plurality of data banks each of which is used to store a data item and an excerpt of said data item.

14. The data repository system of claim 2, wherein the fund is deposited in a bank and the deposited fund can be withdrawn by the data repository system to pay for downloading the data item.

15. The data repository system of claim 2, wherein the fund is stored in a stored-value card and the stored fund can be withdrawn by the data repository system to pay for downloading the data item.

16. The data repository system of claim 1, wherein the data item is encrypted prior to the buyer downloading the data item.

17. A method of providing a service by a service provider to allow a seller to electronically sell a data item for a fee to a buyer who downloads the data item through a telecommunication network, said method comprising the steps of:

a) storing the data item in a data repository;

b) depositing a fund in the data repository;

c) downloading the data item from the repository; and

d) deducting a monetary sum from the fund and crediting the deducted sum to the seller.

18. The method of claim 17, wherein the fee has a range specified by the seller and defined by a maximum amount and a minimum amount, said method further comprising the step of posting the maximum amount as the fee for the buyer to pay for downloading the data item.

19. The method of claim 18, wherein the monetary sum is equal to a price offered by the buyer to pay for downloading the data item, said method further comprising the steps of:

   (a)    comparing the offered price in order to determine whether the offered price falls within the fee range as specified by the seller.

20. The method of claim 19, wherein an excerpt of the data item is used for the buyer to review the data item before downloading the data item, said method further comprising the step of uploading an electronic file containing the excerpt to the buyer.

21. The method of claim 17, wherein the fund is deposited in a bank and wherein the deposited fund can be withdrawn into the data repository in order to pay the seller.

22. The method of claim 17, wherein the fund is stored in a stored-value card and wherein the stored fund can be withdrawn into the data repository in order to

pay the seller.

23. The method of claim 17 further comprising the step of providing a digital signature when the data item is downloaded from the data repository so as to allow the buyer to verify the authenticity of the downloaded data item.

24. The method of claim 23, wherein the authenticity of the downloaded data item is verified through a Certification Authority.